IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application for:

Daniel A. Tealdi et al. Examiner: Daniel S. Felten

Serial No. 09/802,360 Art Unit: 3693

Filed: March 9, 2001 Confirmation No.: 8325

For: Online Mortgage Approval and Settlement

system and Method Therefore

Mail Stop Amendment Commissioner for Patents

P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

In response to the Office Action mailed October 10, 2007, in connection with the above referenced patent application, Applicant respectfully requests reconsideration in view of the following amendments and remarks.